

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

|                     |   |                   |
|---------------------|---|-------------------|
| In re: OTIS SIMMONS | § | Case No. 07-72707 |
| CLARICE M. SIMMONS  | § |                   |
|                     | § |                   |
| Debtors             | § |                   |

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2007.
- 2) The plan was confirmed on 01/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2009, 03/10/2010, 09/02/2010.
- 5) The case was dismissed on 10/29/2010.
- 6) Number of months from filing or conversion to last payment: 31.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,750.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |                    |
|--|-------------|--------------------|
| Total paid by or on behalf of the debtor | \$ 6,240.00 |                    |
| Less amount refunded to debtor           | \$ 0.00     |                    |
| <b>NET RECEIPTS</b>                      |             | <b>\$ 6,240.00</b> |

**Expenses of Administration:**

|   |             |                    |
|---|-------------|--------------------|
| Attorney's Fees Paid Through the Plan       | \$ 3,500.00 |                    |
| Court Costs                                 | \$ 0.00     |                    |
| Trustee Expenses & Compensation             | \$ 429.08   |                    |
| Other                                       | \$ 0.00     |                    |
| <b>TOTAL EXPENSES OF ADMINISTRATION</b>     |             | <b>\$ 3,929.08</b> |
| Attorney fees paid and disclosed by debtor: | \$ 0.00     |                    |

**Scheduled Creditors:**

| Creditor Name                  | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Interest Paid |
|--------------------------------|-------|-----------------|----------------|---------------|----------------|---------------|
| BALSLEY & DAHLBERG LLP         | Lgl   | 3,500.00        | 3,500.00       | 3,500.00      | 3,500.00       | 0.00          |
| US BANK NATL ASSOC A/s         | Sec   | 1,202.00        | 1,451.22       | 1,052.98      | 1,052.98       | 0.00          |
| ILLINOIS TITLE LOANS, INC      | Sec   | 250.00          | 394.44         | 250.00        | 250.00         | 8.39          |
| ILLINOIS TITLE LOANS, INC      | Uns   | 250.00          | 0.00           | 144.44        | 6.88           | 0.00          |
| ALLIED INTERSTATE              | Uns   | 169.69          | NA             | NA            | 0.00           | 0.00          |
| ALLOCATED BUSINESS             | Uns   | 611.00          | NA             | NA            | 0.00           | 0.00          |
| JEFFERSON CAPITAL SYSTEMS, LLC | Uns   | 2,066.18        | 2,066.18       | 2,066.18      | 98.48          | 0.00          |
| PORTFOLIO RECOVERY             | Uns   | 2,515.76        | 2,912.86       | 2,912.86      | 138.82         | 0.00          |
| COMED                          | Uns   | 219.11          | 668.51         | 668.51        | 31.86          | 0.00          |
| CREDITORS PROTECTION SERVICE   | Uns   | 1,500.00        | NA             | NA            | 0.00           | 0.00          |
| CRUSADER CLINIC                | Uns   | 128.34          | 100.00         | 100.00        | 4.77           | 0.00          |
| ROUNDUP FUNDING LLC            | Uns   | 580.69          | 612.32         | 612.32        | 29.19          | 0.00          |
| ER SOLUTIONS                   | Uns   | 840.25          | NA             | NA            | 0.00           | 0.00          |
| F C & A PUBLISHING             | Uns   | 39.46           | NA             | NA            | 0.00           | 0.00          |
| G.C. SERVICES                  | Uns   | 511.00          | NA             | NA            | 0.00           | 0.00          |
| I.C. SYSTEMS                   | Uns   | 560.00          | NA             | NA            | 0.00           | 0.00          |
| INSIGHT COMMUNICATIONS         | Uns   | 215.03          | NA             | NA            | 0.00           | 0.00          |
| ROUNDUP FUNDING LLC            | Uns   | 449.97          | 237.47         | 237.47        | 11.32          | 0.00          |

**Scheduled Creditors:**

| Creditor                       |              | Claim            | Claim           | Claim          | Principal   | Interest    |
|--------------------------------|--------------|------------------|-----------------|----------------|-------------|-------------|
| <u>Name</u>                    | <u>Class</u> | <u>Scheduled</u> | <u>Asserted</u> | <u>Allowed</u> | <u>Paid</u> | <u>Paid</u> |
| MALCOLM S. GERARD &            | Uns          | 523.73           | NA              | NA             | 0.00        | 0.00        |
| MERRICK BANK                   | Uns          | 1,014.38         | 1,278.27        | 1,278.27       | 60.93       | 0.00        |
| JEFFERSON CAPITAL SYSTEMS, LLC | Uns          | 4,039.34         | 1,899.92        | 1,899.92       | 90.55       | 0.00        |
| MONCO LAW OFFICES SC           | Uns          | 570.48           | 570.48          | 570.48         | 27.18       | 0.00        |
| MUTUAL MANAGEMENT SERVICES     | Uns          | 100.00           | NA              | NA             | 0.00        | 0.00        |
| NCO FINANCIAL SYSTEMS          | Uns          | 595.11           | NA              | NA             | 0.00        | 0.00        |
| NICOR GAS                      | Uns          | 1,421.25         | 1,559.40        | 1,559.40       | 74.31       | 0.00        |
| NORTH SHORE AGENCY             | Uns          | 32.97            | NA              | NA             | 0.00        | 0.00        |
| ECAST SETTLEMENT               | Uns          | 574.69           | 574.69          | 574.69         | 27.39       | 0.00        |
| RADIOLOGY CONSULTANTS          | Uns          | 645.00           | NA              | NA             | 0.00        | 0.00        |
| ECAST SETTLEMENT               | Uns          | 3,436.58         | 3,681.49        | 3,681.49       | 175.45      | 0.00        |
| RICHARD R. DELLA CROCE         | Uns          | 210.98           | NA              | NA             | 0.00        | 0.00        |
| ROCKFORD CARDIOLOGY            | Uns          | 22.00            | 22.00           | 22.00          | 1.05        | 0.00        |
| ROCKFORD MERCANTILE AGENCY     | Uns          | 100.45           | 178.84          | 178.84         | 8.53        | 0.00        |
| ROCKFORD SURGICAL SERVICE, S.  | Uns          | 2,020.00         | NA              | NA             | 0.00        | 0.00        |
| ROCKFORD WATER DEPARTMENT      | Uns          | 126.92           | NA              | NA             | 0.00        | 0.00        |
| STATE COLLECTION SERVICE       | Uns          | 899.00           | NA              | NA             | 0.00        | 0.00        |
| JEFFERSON CAPITAL SYSTEMS LLC  | Uns          | 710.42           | 845.62          | 845.62         | 40.30       | 0.00        |
| WEST ASSET MANAGEMENT          | Uns          | 350.32           | NA              | NA             | 0.00        | 0.00        |
| MERRICK BANK                   | Uns          | 0.00             | 1,689.69        | 1,689.69       | 80.53       | 0.00        |
| ECAST SETTLEMENT               | Uns          | 1,010.14         | 873.14          | 873.14         | 41.61       | 0.00        |
| MERRICK BANK                   | Uns          | 1,530.39         | NA              | NA             | 0.00        | 0.00        |
| TARGET STORES                  | Uns          | 317.06           | NA              | NA             | 0.00        | 0.00        |
| ECAST SETTLEMENT               | Uns          | 0.00             | 523.73          | 523.73         | 24.96       | 0.00        |
| PORTFOLIO RECOVERY             | Uns          | 0.00             | 533.69          | 533.69         | 25.44       | 0.00        |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
|-------------------------------------|------------------|-------------------|------------------|
| <b>Secured Payments:</b>            |                  |                   |                  |
| Mortgage Ongoing                    | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| Mortgage Arrearage                  | \$ 1,052.98      | \$ 1,052.98       | \$ 0.00          |
| Debt Secured by Vehicle             | \$ 250.00        | \$ 250.00         | \$ 8.39          |
| All Other Secured                   | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| <b>TOTAL SECURED:</b>               | \$ 1,302.98      | \$ 1,302.98       | \$ 8.39          |
| <b>Priority Unsecured Payments:</b> |                  |                   |                  |
| Domestic Support Arrearage          | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| Domestic Support Ongoing            | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| All Other Priority                  | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| <b>TOTAL PRIORITY:</b>              | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | \$ 20,972.74     | \$ 999.55         | \$ 0.00          |

**Disbursements:**

|                             |             |             |
|-----------------------------|-------------|-------------|
| Expenses of Administration  | \$ 3,929.08 |             |
| Disbursements to Creditors  | \$ 2,310.92 |             |
| <b>TOTAL DISBURSEMENTS:</b> |             | \$ 6,240.00 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/19/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.